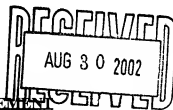


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Atty Docket No.4535/24**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Peter MELCHIOR et al.
App. No.: 09/981,645 Examiner: To be Assigned
Filed : October 16, 2001 Group: 2164

Title: FACILITATING SELLER FINANCING AND ADVANCE PAYMENT
FOR SELLERS IN A FULL SERVICE TRADE SYSTEM

Commissioner for Patents
Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

This IDS is being filed before the mailing date of a first office action on the merits and thus no fee is due. The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

Dated: 8/15/02

Respectfully submitted,
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I hereby certify that this paper, together with any document referred to as attached or enclosed, is being deposited this date
with the U.S. Postal Service with sufficient postage as First Class Mail addressed to: Commissioner for Patents, Washington, D.C. 20231

James J. Woods
James J. Woods
8/15/02
Date



**INFORMATION DISCLOSURE
CITATION LIST**

Atty. Docket No.:
4535/24

Application Serial No.:
09/981,645

Applicants: MELCHIOR et al.

Filing Date: October 16, 2001

Group Art Unit: 2164

U.S. PATENT DOCUMENTS

Exam. Init	Document Number	Date	Name	Class	Subclass
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HTD	6,351,738	2/26/2002	Clark		
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HTD	WO 01/33220	5/10/2001	PCT		
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HTD		WO 00/48053	8/17/2000	PCT		

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)

Examiner:	Date Considered:	